

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Yul B. Holloway  
Tonya Marie Holloway  
Debtors

Case No. 16-04569-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Dec 09, 2021

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Yul B. Holloway, Tonya Marie Holloway, 2769 Monticello Lane, Harrisburg, PA 17112-3757
cr	+ CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4852505	+ AES/Pheaa, P.O. Box 61017, Harrisburg, PA 17106-1017
4852507	+ Belco Community Credit Union, PO Box 82, Harrisburg, PA 17108-0082
4852509	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
4877447	+ Carmen L. Spurr, 228 Hughes Street, Williamsport, PA 17701-3446
4871861	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
4852530	+ Ditech Financial, LLC, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101-1314
4852534	+ Gregory Javardian, Esquire, 1310 Industrial Blvd, 1st Fl, Ste 101, Southampton, PA 18966-4030
4869048	+ Liberty University, PO Box 10425, Lynchburg, VA 24506-0425
4852536	+ Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
4852537	+ Michael F. Ratchford, Esquire, 409 Lackanna Avenue, Suite 3C, Scranton, PA 18503-2059
4852543	+ Portfolio Recovery Associates, 287 Independence, Virginia Beach, VA 23462-2962
4895355	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Dec 09 2021 23:43:00	BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
4852503	+ Email/Text: bankruptcy@rentacenter.com	Dec 09 2021 18:37:00	Acceptance Now, 5501 Headquarters, Plano, TX 75024-5837
4869729	EDI: AIS.COM	Dec 09 2021 23:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4854383	+ EDI: AISACG.COM	Dec 09 2021 23:43:00	BMW Bank of North America, 4515 N Santa Fe Ave Dept APS, Oklahoma City OK 73118-7901
4855671	EDI: BMW.COM	Dec 09 2021 23:43:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
4852508	+ EDI: BMW.COM	Dec 09 2021 23:43:00	BMW Financial Services, 5515 Parkcenter Circle, Dublin, OH 43017-3584
4852506	+ EDI: BANKAMER.COM	Dec 09 2021 23:43:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
4852511	EDI: CAPITALONE.COM	Dec 09 2021 23:43:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238-1119
4852510	+ EDI: CAPITALONE.COM		

4891254	+ Email/Text: bankruptcy@cavps.com	Dec 09 2021 23:43:00	Capital One, 26525 North Riverwoods Boulevard, Mettawa, IL 60045-3438
4852515	+ EDI: CONVERGENT.COM	Dec 09 2021 18:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4852516	+ EDI: NAVIENTFKASMDOE.COM	Dec 09 2021 23:43:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
4852533	+ EDI: AMINFOFP.COM	Dec 09 2021 23:43:00	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852514	EDI: JPMORGANCHASE	Dec 09 2021 23:43:00	First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
4852535	+ Email/Text: BKRMailOPS@weltman.com	Dec 09 2021 18:37:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
4889285	+ EDI: MID8.COM	Dec 09 2021 23:43:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4852538	+ EDI: MID8.COM	Dec 09 2021 23:43:00	Midland Funding LLC, 2365 Northside Drive, San Diego, CA 92108-2709
4878156	EDI: NAVIENTFKASMDOE.COM	Dec 09 2021 23:43:00	Navient Solutions Inc obo the dept of education, Navient Solutions Inc, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4865844	+ EDI: AGFINANCE.COM	Dec 09 2021 23:43:00	OneMain, 605 Munn Rd, Fort Mill, SC 29715-8421
5330295	+ EDI: AGFINANCE.COM	Dec 09 2021 23:43:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
4852540	+ EDI: AGFINANCE.COM	Dec 09 2021 23:43:00	Onemain Financial, P.O. Box 499, Hanover, MD 21076-0499
4895701	EDI: PRA.COM	Dec 09 2021 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4884417	+ Email/Text: bankruptcynotices@psecu.com	Dec 09 2021 18:37:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4852546	+ Email/Text: bankruptcynotices@psecu.com	Dec 09 2021 18:37:00	PSECU, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
4890734	+ EDI: JEFFERSONCAP.COM	Dec 09 2021 23:43:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4862679	EDI: Q3G.COM	Dec 09 2021 23:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4852547	+ EDI: CITICORP.COM	Dec 09 2021 23:43:00	Sears, P.O. Box 6189, Sioux Falls, SD 57117-6189
4852548	EDI: SWCR.COM	Dec 09 2021 23:43:00	Southwest Credit, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
4852549	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	Syncb/Ashley Homestore, PO Box 965036, Orlando, FL 32896-5036
4852550	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	Syncb/walmart DC, P.O. Box 965024, Orlando, FL 32896-5024
4852551	+ EDI: CITICORP.COM	Dec 09 2021 23:43:00	Thd/cbna, P.O. Box 6497, Sioux Falls, SD 57117-6497
4852552	+ EDI: VERIZONCOMB.COM	Dec 09 2021 23:43:00	Verizon Wireless, P.O. Box 49, Lakeland, FL 33802-0049

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
4852504	*+	Acceptance Now, 5501 Headquarters, Plano, TX 75024-5837
4852512	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238-1119
4852513	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238-1119
4852517	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852518	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852519	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852520	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852521	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852522	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852523	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852524	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852525	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852526	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852527	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852528	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4852529	*+	Dept of Ed/navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
4895297	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
4852539	*+	Midland Funding LLC, 2365 Northside Drive, San Diego, CA 92108-2709
4852541	*+	Onemain Financial, P.O. Box 499, Hanover, MD 21076-0499
4852544	*+	Portfolio Recovery Associates, 287 Independence, Virginia Beach, VA 23462-2962
4852545	*+	Portfolio Recovery Associates, 287 Independence, Virginia Beach, VA 23462-2962
4852532	##+	EOS CCA, 300 Canal View Blvd. Suite, Rochester, NY 14623-2811
4852531	##+	Eastern Revenue Inc., 998 Old Eagle School Road, Wayne, PA 19087-1805
4852542	##+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 23 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2021 at the address(es) listed below:

Name	Email Address
Bass and Associates PC	on behalf of Creditor CAVALRY SPV I LLC ecf@bass-associates.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com

District/off: 0314-1  
Date Rcvd: Dec 09, 2021

User: AutoDocke  
Form ID: 3180W

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James Warmbrodt

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-9  
bkgroup@kmllawgroup.com

Paul Donald Murphy-Ahles

on behalf of Debtor 2 Tonya Marie Holloway pmurphy@dplglaw.com kgreene@dplglaw.com

Paul Donald Murphy-Ahles

on behalf of Debtor 1 Yul B. Holloway pmurphy@dplglaw.com kgreene@dplglaw.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Yul B. Holloway  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Tonya Marie Holloway  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:16-bk-04569-HWV

Social Security number or ITIN xxx-xx-6242

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-3870

EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Yul B. Holloway

Tonya Marie Holloway  
fka Tonya Marie Armstrong

By the  
court:



12/9/21

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Joan Goodling, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**